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ABSTRACT

This resource paper provides an overview of student financial aid and discusses the roles and responsibilities of those who play a significant part in the process of providing aid to students with disabilities. The paper also addresses the financial aid application procedure and suggests timelines and resources for those individuals who are seeking financial aid. The information in this paper was based on the best available information at the time of publication in January 2003 and reflects information for the 2003-2004 school year. The discussion covers the various types of financial aid, the vocabulary used to describe them, and the processes involved in their disbursement. Particular attention is given to those expenses considered disability-related. Also included is a brief description of Vocational Rehabilitation (VR) Agencies, the services they provide, and the interaction between the state VR agency and the financial aid office of a postsecondary institution. A list of resources for additional information is included. (SLD)

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Creating Options: A Resource on Financial Aid for Students with Disabilities 2003 Edition

HEATH Resource Center

The George Washington University

2002

U.S. DEPARTMENT OF EDUCATION
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THE GEORGE WASHINGTON UNIVERSITY
GRADUATE SCHOOL OF EDUCATION
AND HUMAN DEVELOPMENT

CREATING OPTIONS: A RESOURCE ON FINANCIAL AID FOR STUDENTS WITH DISABILITIES 2003 EDITION

While education beyond high school in the United States is optional, it has become a necessary investment in future employment and life satisfaction for many people. Most, however, cannot afford to make this investment without some outside monetary assistance. Over the years, public and private sources of money have been developed specifically to meet this need. As increasing, but limited, amounts of money have become available, a standardized method of determining eligibility has evolved to promote equitable distribution of student financial aid.

Financial aid is based on a partnership among the student, parents, postsecondary educational institutions, state and federal governments, and available private resources. For the student with a disability, the partnership also may include a Vocational Rehabilitation agency and the Social Security Administration. Such a partnership requires cooperation from all and an understanding by each of their responsibilities within the financial aid process.

Obtaining financial aid can be a complex process. Laws frequently are amended, and eligibility requirements, policy, and disbursement of governmental funds change each year. As the costs of a postsecondary education rise, keeping informed about changes in the financial aid system becomes imperative.

This resource paper provides an overview of student financial aid and discusses the roles and responsibilities of those who play a significant part in the process of providing aid to students with disabilities. The paper also addresses the financial aid application procedure and suggests timelines and resources for those individuals who are seeking financial aid. The information in this paper was based on the best available information at the time of publication in January 2002 and reflects information for the 2003-2004 school year. The HEATH staff have prepared this resource paper for students, parents, and all professionals who assist students with disabilities in securing financial assistance for postsecondary education.

The discussion below covers the various types of financial aid, the technical words and phrases used to describe them, and the process involved in their disbursement. Particular attention is given to those expenses that are considered disability-related, and suggestions are made about ways in which some of those expenses may be met. Also included is a brief description of Vocational Rehabilitation (VR) Agencies, the services that they may provide, and the interaction between the state VR agency and the financial aid office of a postsecondary institution. Finally, suggestions are offered about additional possibilities for financial assistance.

WHAT IS FINANCIAL AID?

Financial aid is designed to help individuals meet their educational expenses when their own resources are not sufficient. A student who believes that his or her own and family resources are not sufficient to pay for all the costs of attendance (tuition, room and board, books, transportation, campus activities, etc.) should apply for financial

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aid through the financial aid office of the institution he or she plans to attend.

Four types of aid are available:

1. Grants—Aid that generally does not have to be repaid.
2. Loans—Money borrowed to cover school costs, which must be repaid (usually with interest) over a specified period of time (usually after the student has left school or graduated).
3. Work-study—Employment that enables a student to earn money toward a portion of school costs during or between periods of enrollment.
4. Scholarships—Gifts and awards based on student's academic achievement, background or other criteria.

FEDERAL FINANCIAL AID

The federal government contributes to the first three types of student financial aid. These programs are explained in a booklet called Funding Your Education from the U.S. Department of Education. For a free copy, write to: Federal Student Aid Programs, Box 84, Washington, DC 20044, or call (800) 433-3243 or (800) 730-8913 (TTY). The booklet is also available at the following Web address: http://www.ed.gov/prog_info/SFA/FYE/.

The programs described in the booklet are:

1. Federal Pell Grants
2. Federal Supplemental Educational Opportunity Grants (FSEOG)
3. Federal Work-Study (FWS)
4. Federal Perkins Loans
5. Federal Family Education Loans (FFEL) including:
   a. Federal Stafford Loans (subsidized and unsubsidized)
   b. Federal PLUS Loans
6. William D. Ford Direct Loans including:
   a. Federal Direct Loans (subsidized and unsubsidized)
   b. Federal Direct PLUS Loans

All of these programs, except the unsubsidized and PLUS loans, are based on the financial need of the student and his or her family. Although the PLUS and unsubsidized loan programs do not take into account any family contribution, these loans (individually or combined) cannot exceed the difference between the student's cost of attending a postsecondary institution and the student's other financial aid (including scholarships).

Generally, a postsecondary school participates in either the Federal Family Education Loan Program or the Direct Loan Program. A student may not borrow both a Federal Stafford and a Direct Loan for the same period of enrollment, nor may a parent borrow both a Federal PLUS and a Direct PLUS simultaneously for the same student. The terms and conditions of the Direct Loan programs mirror those of the FFEL programs, except that the Direct Loan programs carry additional repayment options.

Financial assistance is also available through AmeriCorps, a program authorized under the National and Community Service Trust Act of 1993. This program provides individuals ages 17 and over with the opportunity to earn education awards of $4,725 in exchange for full-time service of at least one year or part-time service of at least two years in an approved program of community service. An individual may serve up to two terms and earn up to two education awards. For more information about exchanging national or community service for educational funding, contact AmeriCorps at (800) 942-2677 or visit their web site: http://www.americorps.org.

Some colleges, states, and other entities may also offer aid that is merit-based, which means that funds are provided to students without regard to financial need if certain conditions (such as high grades) are met. The financial aid administrator at the school of your choice is the best resource for locating merit-based or any other financial aid resources for attending that school.

WHAT APPLICATION DO I COMPLETE?

All students applying for federal assistance are required to complete the Free Application for Federal Student Aid (FAFSA). Students who applied for federal financial aid in the previous year have the option of completing a Renewal Free Application for Federal Student Aid (Renewal

FAFSA). There is no charge to complete or process the FAFSA or the Renewal FAFSA.
The Department of Education develops the FAFSA and the Renewal FAFSA in both paper and electronic formats. To apply, students may use any of the following formats:

- FAFSA on the Web
- EDExpress application software
- The paper FAFSA

FAFSA on the Web allows students to complete a FAFSA or Renewal FAFSA online and submit it via the Internet. To learn more about this process, visit the following web site: http://www.fafsa.ed.gov.

FAFSA Express is a software program that allows students to apply for federal student aid from their home computer. Students can order a copy on diskette by calling 1-800-801-0576 or download the program from the U.S. Department of Education's web site at http://www.ed.gov/offices/OSFAP/Students/apply/fexpress.html. Students who do not have a home computer can use this program at a public library, college, or high school that has a copy of FAFSA Express for public use.

Some schools will complete the application for students using an electronic software product developed for use by schools only called EDExpress. Students must first check with their school to make sure that it has EDExpress application capability.

Copies of the paper FAFSA are available at high schools and colleges or by contacting the Federal Student Aid Information Center at 1-800-4FEDAID.

Once the application has been processed, students will receive the processed result In one of two ways:

- Students who provide an e-mail address on the application will receive an e-mail notification containing a direct link to the student's Student Aid Report (SAR) data on SAR on the Web.
- Students who do not provide an e-mail address will receive either 1) a paper SAR If the student filed a paper SAR, or 2) a paper SAR Acknowledgement If the student filed via FAFSA on the Web or EDExpress.

WHAT IS THE FAMILY CONTRIBUTION?
The family contribution is the amount of money the family of a student is expected to contribute toward college expenses. The family includes the student and the student's parents in the case of a dependent student, or the student (and spouse, if any) in the case of an independent student. The amount the family is expected to contribute is calculated by a standardized formula that takes into account the family's financial resources (income and assets), family size, and basic living expenses. The calculation of family contribution is based on information provided by the student's family on a standardized need analysis form.

Before completing the FAFSA, students must first determine their dependency status. If, for the purposes of applying for financial aid, the student is considered to be dependent, then the student and the student's parents must complete the FAFSA.

If the student is considered to be independent, only the student (and the student's spouse, if married) must complete the FAFSA. A student may qualify as financially independent if he or she: is 24 years of age or older by December 31 of the award year (12/31/03 for the 2003-2004 award year), is a veteran of the armed forces of the United States, will be a graduate or professional student for 2003-2004, is an orphan or ward of the court, is married, has legal dependents other than a spouse, or is a student for whom a financial aid administrator makes a documented determination of independence by reason of other unusual circumstances.

Students who are also applying for non-federal financial assistance from postsecondary institutions or from their state of residence may be required to complete an additional form, and may be required to pay a fee for processing this information. Check with the financial aid offices of the colleges or

universities that you are interested in attending to determine what additional forms for non-federal assistance you should file.

The financial aid office can also tell you about the availability of state aid and whether you will need to file an additional form to apply for such aid. The financial aid office can either supply you with any additional forms needed to apply for state aid or tell you how to obtain the necessary forms. If you reside in a state other than the one in which the college is located, the college can tell you where to obtain this information for the state in which you reside.

WHAT IS THE COST OF ATTENDANCE?

Each college or university must estimate the costs a student will reasonably encounter in order to attend that institution. Cost of attendance will always include a figure for tuition and fees. Supplies needed for coursework are sometimes included in tuition, but more often books and supplies are estimated separately. Cost of attendance should also include estimates for living expenses—primarily room and board, as well as a moderate amount for personal and miscellaneous expenses. Cost of attendance is sometimes called "cost of education" or "student budget."

For students living in dormitories or other local housing, cost of attendance estimates should include transportation for trips between the student's home and the college or university at the beginning and end of the period of attendance, as well as any breaks during which the institution closes its housing facilities. For a student commuting daily from home, transportation includes a reasonable amount for commuting, usually using public transportation if it is available. Purchase of a car for commuting purposes may not be considered an education-related expense, although the basic maintenance of a car during the student's enrollment may be included. Also, new rules allow schools the option of including the cost of purchasing or renting a personal computer into the cost of attendance.

In addition, costs related to a student's particular personal circumstances may also be included if they are incurred as a result of attending the college or university. For example, cost of attendance may include day-care costs for students with dependent children. Expenses associated with a period of study abroad that is part of the student's educational program, or during a cooperative education experience, may also increase a student's cost of attendance. Costs related to a student's disability may also be included under certain circumstances (see page 5). A student who believes his or her costs are higher than the standard estimated by the college or university should ask to speak with the institution's financial aid administrator.

Whether a student is taking classes on a full-time or part-time basis may also impact his or her cost of attendance. A student's "enrollment status" is usually measured as full-time, three-quarter time, half-time, or less than half-time. The definition of these measurements may vary at different institutions, but federal rules establish certain minimum definitions that must be used when determining the amount of a student's federal financial aid. Although a college or university may increase the amount of work required to classify a student as full-time, an institution may not reduce the federal minimum definition for any reason. However, a college or university may allow a student with unusual circumstances (such as a disability) extra time to complete his or her program and may award financial aid during the extra terms or periods of enrollment.

The amount of tuition estimated for a student attending on a part-time basis is generally less than the amount estimated for full-time attendance. The allowances for books and travel might also be less for a part-time student. Allowances for room and board and certain other costs are eliminated entirely for students who attend less than half-time. In addition to affecting a student's cost of attendance, part-time enrollment directly affects the maximum amount allowable under certain aid programs.

WHAT IS FINANCIAL NEED?

The financial need of a student is the difference between the student's educational expenses and the amount of money the family is expected to contribute. In general terms, the formula to determine financial need is shown in the box on page 2. There is no guarantee, however, that any

one institution will be able to meet the total financial need of any given student.

WHAT IS THE FINANCIAL AID PROCESS?
The financial aid process is designed to equitably serve the approximately 19.5 million undergraduate and graduate students currently enrolled at more than 7,000 postsecondary educational institutions. The scope of the financial aid system requires that the application process be standardized. Describing special circumstances or needs, therefore, may require additional effort on the part of the applicant. Applicants who have special needs, such as disability-related expenses, should express those needs to the aid administrator at the postsecondary institution. Because of the complexity of the system, however, they must take care to express those needs within the context of the system as explained below.

According to many directors of financial aid, taking care to be early and accurate in applying for aid is the most important step in the financial aid process. However, completing the financial aid application form early requires you to report income tax information well in advance of the April 15th Internal Revenue Service (IRS) tax filing deadline.

Campus financial aid administrators suggest that a family complete the tax information in time to file the FAFSA (and any additional non-federal forms) by the college's or university's deadline, or use an estimate rather than delay completing and processing the form. A processed application can be corrected if the actual IRS tax information differs from the estimate. If an individual's processed aid application is not received by the date specified by the college or university, the student may lose priority for many forms of aid, both federal and institutional. Students and their families should be aware that because aid application deadlines vary from institution to institution and may call for differing information, early preparation will ensure that all deadlines can be met with appropriate information.

If the college or university requests documentation of application information, such as signed tax returns or verification statements, the family must comply by the deadlines for those documents to keep the aid application process on track. It is also important to note that students must reapply for financial aid every year.

WHAT IS A FINANCIAL AID PACKAGE?
A financial aid package is a combination of financial aid resources (grants, loans, work-study) put together by the institution's financial aid administrator and designed to meet, as closely as possible, a student's individual financial need. The amount and types of assistance in a package depend on the cost of attendance at a particular institution, the student's need, availability of funds at the institution, and funds available from outside sources. Thus, a student may be offered two different financial aid packages if he or she applies to two different institutions. Students should compare not only the dollars offered, but also the composition of the financial aid package from each institution. The following examples illustrate different packages of financial aid that a student might be offered at two different institutions. School A costs $5,000 to attend, and School B costs $10,000. (See box on this page.)

Note: The aid amounts are for illustration purposes only and do not necessarily reflect actual amounts a student could expect from a similar school.

In the examples on this page, School B offers $8,600 this year, whereas School A offers less than half of that. However, if the student chooses School B, he or she must find $400 more than the expected family contribution. On the other hand, School B may have the academic program of choice and the necessary support services. Thus, the student may believe that in the long run, School B is the right choice.

In addition to comparing the total dollars offered in aid by each institution, however, students need to consider level of indebtedness, terms of loan repayment, and the institution's policy on how the aid packages will be constructed in subsequent years. Students, their families, financial aid personnel, and, where relevant, rehabilitation counselors of students with disabilities should evaluate the amount of debt a student can reasonably repay after graduating. Career choices

often determine (or are determined by) a student's level of indebtedness and terms of repayment of financial aid loans.

From year to year, financial aid administrators may vary the combination of grant, loan, and work-study money in a student's aid package, emphasizing loans for freshmen and work-study or scholarships in later years—or the other way around. Institutions might not have uniform policies on financial aid package combinations over time. Ask the financial aid administrator what the institution's policy is beyond the first year of study.

WHAT EXPENSES ARE CONSIDERED DISABILITY RELATED?

The student with a disability is often faced with additional expenses not incurred by other students. These may include:

- Special equipment (related to the disability) and its maintenance.
- Cost of services for personal use or study, such as readers, interpreters, note takers, or personal care attendants.
- Transportation, if traditional means are not accessible.
- Medical expenses not covered by insurance that relate directly to the individual's disability.

Students should be sure to inform the aid administrator of disability-related expenses that may previously have been covered by the family budget. These may include food and veterinary bills for guide dogs, batteries for hearing aids and a Typed Text (TTY) [previously called a Telecommunication Device for the Deaf (TDD)], or the cost of recruiting and training readers or personal care attendants.

Leaving home often necessitates the purchase of new or additional equipment that will allow the student to be independent at college. For example, the student's secondary school may have furnished an adapted computer or other disability-related equipment, but that equipment belongs to and remains at the high school after the student graduates. Students with disabilities should seek assistance from the Office of Disability Support Services and/or the Financial Aid Office to determine disability-related expenses.

Once these expenses have been identified, students should provide the financial aid administrator with documentation of any disability-related expense that is necessary to ensure attainment of the student's educational goal. Where applicable, this documentation should also state the amounts that will be covered by insurance and other assisting agencies. Depending on the institution, documentation may be simply a written statement of explanation by the student or an official statement by a doctor or Vocational Rehabilitation counselor. To be certain of the appropriate documentation, the student should check with the institution's financial aid office. By virtue of provisions within the Americans with Disabilities Act (1990) and The Rehabilitation Act (1973), all public and private postsecondary institutions are required to provide reasonable accommodations for students with documented disabilities who request them.

Some special equipment and support services may be available at the postsecondary institution, through public or private community organizations, through the state Vocational Rehabilitation Agency, or through organizations for people with disabilities. The student should check with the Student Services Personnel, 504 Coordinator, or Office of Disability Support Services at the postsecondary institution.

Probably the most valuable resource to a new student is the network of students with disabilities already on campus. Students with disabilities who have had similar experiences and similar needs are likely to have practical advice and low-cost solutions to problems that incoming students with disabilities frequently encounter.

Regardless of whether the student is able to obtain any special equipment or services through the institution or elsewhere, it is still important to let the financial aid administrator know of any anticipated expenses. Such information is considered in the determination of the student's financial need, on which all aid decisions are based. It is also important to understand that disability-related

expenses that are covered by other assisting agencies cannot also be covered by financial aid from the school.

HOW DOES VOCATIONAL REHABILITATION FIT INTO THE FINANCIAL AID PROCESS?

Assistance to students with disabilities is often provided by state Vocational Rehabilitation (VR) agencies. In some states there are two agencies: a general agency and one for people who are blind or visually impaired. In other states, there is one agency serving all people with disabilities. State Vocational Rehabilitation agency titles vary from state to state, and thus may be hard to locate in the telephone directory. You may contact a state education agency, public library, or Governor's Committee on Employment of People with Disabilities for the telephone number and address of your local VR agency.

The local Vocational Rehabilitation agency has VR counselors who can help a person with a disability determine his or her eligibility for assistance. The VR program is an eligibility program, rather than an entitlement program. To be eligible for services, an individual must have an impairment that results in a substantial impediment to employment and can benefit from and requires VR services for employment. The primary goal of a VR counselor is to assist the client in becoming employed; therefore, the counselor will look closely at a student's educational plans in terms of job potential. While initial counseling and evaluation are open to all, the counselor may determine that a client is not eligible for other services based on state agency policies governing economic need, order of selection, or other criteria.

Among the services that may be provided by VR agencies to a student who is a client are:

- Help with tuition expenses.
- Room and board.
- Transportation/ commuting expenses.
- Books and supplies.
- Reader services for people who are blind or who have learning disabilities; interpreter services for people who are hearing impaired; and/or individually prescribed aids and devices.
- Telecommunications, sensory, and other technological aids and devices.
- Other goods and services that help an individual with a disability become employed.

Services provided to an individual must be authorized in advance in an Individualized Plan for Employment (IPE) developed by the client and approved by a VR counselor.

The above items may differ from state to state, and may be subject to a test of a client's ability to pay. They require the use of resources from another agency ("comparable benefits") before a commitment of VR funds is made. There are differences between states' VR programs because each participating state administers its own program through the provisions of a state plan that has been developed under the guidelines of the act and approved by the U.S. Department of Education. For additional information, request *Vocational Rehabilitation Services: A Consumer Guide for Postsecondary Students* from HEATH.

IS THERE COORDINATION BETWEEN THE VOCATIONAL REHABILITATION AGENCIES AND THE FINANCIAL AID OFFICES?

Most states have developed working agreements between state associations of financial aid administrators and Vocational Rehabilitation administrators. These agreements allow for a coordinated effort in providing funds for students with disabilities in participating states. The agreement, or memorandum of understanding, establishes the process a VR agency and postsecondary educational institution will follow in determining the aid to be granted to a VR client/student. It is important to note that the federal Rehabilitation Act, as amended, requires that students served by a VR agency apply for student financial aid.

Through standardized information exchange forms, the VR and financial aid offices are kept abreast of what the other is doing. The process is not a simple one; it takes time and requires a constant effort by both offices and the student. Often a student's aid package is recalculated several times as new information is provided by either office.

The best advice for a student with a disability in the quest for financial assistance is to contact as early as possible both the VR agency where the student is a client and the financial aid office of the institution the student plans to attend to be sure to meet both their deadlines. The institution will determine the student's eligibility for financial assistance and develop an award package. Meanwhile, VR will also determine the student's additional disability-related needs and, if possible, award funds. Whatever is not covered by the VR agency can be recalculated by the institution into the student's expenses, and, if funds allow, the student's aid may be increased. Even with excellent cooperation between the financial aid administrator and the Vocational Rehabilitation counselor, there still may be a need for additional family funds or loans.

IS FINANCIAL AID AVAILABLE FOR GRADUATE STUDY?

The increasing importance of graduate or professional degrees has caused concern over the availability of funds for such study. After a student completes an undergraduate degree program, he or she is no longer eligible for certain federal and state funds. Other programs may serve graduate students, but only after all undergraduates have been served. Because there is the expectation of employability after completion of a technical, community college, or undergraduate degree program, state VR agencies may be reluctant to fund graduate studies. Nevertheless, there are sources of funding available specifically for advanced degrees.

Many students use the traditional routes of institutional scholarships in their field of study, part-time or alternate-semester employment, loans, savings, assistantships, and family contributions as the primary routes to a graduate degree. The college's graduate program or academic department can provide information about funding.

ARE THERE OTHER POSSIBLE SOURCES OF FINANCIAL ASSISTANCE?

Supplemental Security Income

Supplemental Security Income (SSI) is a federal program that provides financial assistance to people who are aged, blind, or disabled and who have little or no income and resources. The amount of SSI payment is dependent on the income and resources of the client. (If the student is under 18, some of the parents' income and resources will be included.) The student should be aware that earnings from work-study or other employment may affect SSI benefits. If the Social Security Administration approves a Plan for Achieving Self Support, the student would be able to set aside income and resources that are being used toward a specific vocational goal (tuition, savings for equipment or other needs) and continue to receive SSI payments. Plans can be developed by Vocational Rehabilitation counselors, public or private social agencies or groups, anyone assisting the student, or by the student. For more information on SSI and the Plan for Achieving Self Support, contact your local Social Security Administration office.

Social Security Benefits

The Social Security Disability Insurance (SSDI) program allows workers and eligible dependents to receive monthly cash benefits because of a period of disability. A student who has been employed may file based on his or her own work record. If the parents of a student with a disability have filed for Social Security or if a parent is deceased, the student may also qualify for dependents' benefits based on the parent's work record. For further information on the student provisions and eligibility requirements of the various Social Security programs, contact your local Social Security Administration office.

Talent Search, Educational Opportunity Centers, and Special Services for Disadvantaged Students

Talent Search and Educational Opportunity Centers are federally funded programs located at various sites across the country. Some are part of a postsecondary institution, and some have been established as part of a private or public organization. These programs were set up to provide counseling and other services to disadvantaged students and students with disabilities. One of the responsibilities of the program is to help place students and sometimes help them negotiate financial assistance with their

postsecondary institutions. Many colleges also have federally funded programs for disadvantaged students, including those with disabilities. These programs provide certain services and academic assistance, and may provide financial assistance as well. Because programs vary by campus, check with the college or university of your choice to see if there is a Special Services Program and what services are offered.

For more information on Talent Search, Educational Opportunity Centers, and Special Services Programs, contact the Division of Student Service, 1250 Maryland Avenue, SW, Portals Building, Suite 600, Washington, DC 20202-5249. Information about these programs is also available at http://www.ed.gov/offices/OPE/HEP/trio/.

State Programs

Most states now offer some form of student assistance. To find out the details of state grants and loans, students should contact their high school counselor or college financial aid administrator. For a listing of the agency that offers assistance for higher education in their state of residence, students can go to http://www.ed.gov/offices/OPE/agencies.html.

Private Scholarships

A variety of unique situations, which may have nothing to do with disability, may make a student eligible for private scholarships. They may include, for example, parents' place or type of work, military experience, and ethnic background, or student's career goals, religious affiliation, or extracurricular activities. Such scholarships may be researched by purchasing or borrowing books about financial aid from a school or public library. Several of these are mentioned in the "Selected Resources" section at the end of this paper.

There are very few scholarships available for people whose unique situation is disability. However, HEATH staff have surveyed organizations and foundations across the country and developed a listing of organizations that provide scholarships for people with particular disabilities. Note that the amount of money from a disability scholarship may be token and ceremonial rather than substantial. Disability organization scholarships are generally $500 to $1,000 per year.

In general, the best resource for all students, including those with disabilities, is the financial aid administrator at the colleges being considered. The financial aid administrator has been trained to understand and explain the complex system of financial aid. In addition, the financial aid administrator will be familiar with local, state, and private sources of funding and able to tie these together with institutional resources to create the most advantageous financial aid package for the student.

Keep in mind, however, that any problems encountered in applying to a college or university, or in completing the financial aid application in a thorough and timely manner, could adversely affect the quality of any financial aid package for which a student may be eligible. Students may apply to, and "shop" among, several colleges for the most advantageous combination of academic excellence and financial aid available. Due to the lead time involved in the college/financial aid process, "smart shoppers" will begin the process of looking for a college or university and preparing to apply for financial aid up to two years in advance of high school graduation.

Other private scholarship sources are listed below.

- The International Kiwanis Club recommends checking with local Kiwanis organizations to see if they offer scholarships. To find the telephone number of your local chapter, call (317) 875-8755.
- For scholarships offered through the Elks Grand Lodge in Winton, North Carolina, call (919) 358-7661.
- Local chapters of the Rotary Club offer scholarships for overseas study. Call (202) 638-3555 for more information.
- Call the Lions Club International at (630) 571-5466 to find the telephone number for the District Governor in your area, who can inform you about scholarship opportunities.

- Another possible source of funds is the National Association of American Business Clubs at P.O. Box 5127, High Point, NC 27262; (336) 869-2166.

Scholarship Search Services

Entrepreneurs in many cities have established scholarship search services that have information about thousands of scholarships nationwide and that provide—for a fee—lists of those most appropriate for individual clients. These services usually can be found in the yellow pages or from a long-distance information operator in various large cities (San Francisco, New York, Houston, and others) under names such as Scholarship Information Service or Scholarship Search. Be forewarned, however, that the value of the information provided by such services can vary considerably. Therefore, as with any other service for which there is a fee, callers should request a written list of exactly what they will get for their investment and what has been the experience of the business in identifying scholarships for students with disabilities. Remember, as discussed previously, there is relatively little grant money made available on the basis of disability. Thus, search services are not likely to list scholarships specifically intended for students with specific disabilities. Rather, they may identify funds available to students by geographic area; area of student interest; college or university; professional, civic, or religious affiliation; or some other criteria.

The student who is willing to invest some time and effort is likely to be just as successful locating funding sources as any fee-charging search service might be. Information about federal student aid programs is readily available at no charge (see "Selected Resources"), while high school guidance counselors and college financial aid offices are good resources for information about state-based and institutional aid. Also, the reference section of a college or community college library is likely to have guidebooks and directories listing grants and scholarships. It is increasingly common for high school guidance departments, libraries, and colleges to offer computerized scholarship searches at little or no cost. Finally, there are numerous resources about financial aid and scholarships on the World Wide Web, including several search services that charge no fee at all (see the following section, "Internet Searches").

Internet Searches

Students with Internet access will find a wealth of information about how to complete the FAFSA, as well as additional grants and scholarships for which they may apply. The following World Wide Web addresses are listed to facilitate an electronic search. Note that many web sites offer additional links to other related sites.

1. Easy Access for Students and Institutions (EASI) offers information about the financial aid system: http://www.easi.ed.gov/.
2. Financial Aid for Students, through the U.S. Department offers information and links relating to federal student assistance programs: http://www.ed.gov/offices/OSFAP/students/sfa.html.
3. The Financial Aid Information Page is a comprehensive resource that will connect students with mailing lists, news groups, loan information, and scholarships for special interest groups such as females, minorities, veterans, etc.: http://www.finaid.org.
4. College Board Home Page includes an instant profile search of available grants and scholarships: http://www.collegeboard.org/.
5. FastWEB (Financial Aid Search Through the WEB) is a searchable database of more than 180,000 private sector scholarships, fellowships, grants, and loans. Used by colleges across the United States, fastWEB is now available to you at no charge through the World Wide Web, courtesy of the Financial Aid Information Page and Student Services, Inc.: http://www.fastweb.com.
6. CASHE (College Aid Sources for Higher Education), provided free through Sallie Mae's Online Scholarship Service, is a database of more than 180,000 scholarships, fellowships, grants, loans, internships, competitions, and work-study programs sponsored by more than 3,600 organizations: http://www.salliemae.com/.
7. CollegeNET MACH25 is a free Web version of the Wintergreen/Orchard House Scholarship Finder database. This database contains listings of more than 500,000 private sector awards from

1,570 sponsors. The database is updated annually: http://www.collegenet.com/mach25/.

8. The National Association of Student Financial Aid Administrators' (NASFAA) home page includes two free downloadable publications for students and their parents, *Cash for College* and *TIPS: Timely Information for Parents and Students*. The site also contains links to other financial aid-related web sites: http://www.nasfaa.org.
9. College Quest is a comprehensive site devoted to the process of searching, choosing, applying, and paying for college that contains a database of more than 850,000 scholarships and grants for postsecondary study: http://www.collegequest.com/.

Foundation Center

The Foundation Center, with headquarters in Washington, DC, and New York and cooperating collections in nearly 100 cities across the country, can provide the names of private foundations that donate money for particular activities or causes. The Foundation Center has a volume of listings called *Foundation Grants for Individuals* arranged in broad categories. It can be used there or purchased for $65 plus $4.50 for shipping and handling. Call (800) 424-9836 to find the address of the nearest cooperating collection.

SELECTED RESOURCES

The Big Book of Minority Opportunities (1997), edited by Willis L. Johnson, lists employment opportunities, financial aid sources, and career information services for members of minority groups. Although the volume is not specifically for those with disabilities, many students may find it an important resource. This well-organized directory lists more than 4,000 general sources of financial aid. Programs cited include scholarships, fellowships, and loans for college study; job training and retraining activities; summer employment and internship options; occupational information and career-guidance assistance; and employment skills banks and talent bank services. It is available by prepaying $39.95 plus $1.50 for shipping and handling to Garrett Park Press, P.O. Box 190A, Garrett Park, MD 20896, or by calling (301) 946-2553.

College Financial Aid for Dummies (2nd Edition), by Joyce Lain Kennedy and Dr. Herm Davis, while not disability specific at all, is one of the most comprehensive and useful small books available on the subject of utilizing the regular financial aid system to full advantage. Basic terms are defined, and needs for money immediately, soon, and in the future are addressed. Kennedy and Davis, who are especially experienced in clarifying all aspects of financial aid, describe ways to simplify the application process, alternative strategies for financing a college education, and numerous borrowing tips. How to locate scholarships, grants, and other gifts is described, as are several save-ahead plans for those who have a few years before the actual college or graduate school dollars are to be spent. Available at bookstores that carry the "Dummies" series of how-to publications, by calling 1-888-438-6643, or on-line at http://www.hungryminds.com. The cost is $19.99 plus shipping and handling.

Dollars for College: The Quick Guide to Financial Aid for Students with Disabilities (1998), edited by Elizabeth A. Olson, is a compendium of 525 listings of organizations (including state rehabilitation services, training programs, some colleges and universities, and organizations serving veterans) that offer some type of financial aid for students with disabilities, or offer programs to train people with or without disabilities to prepare to work in the disability service field. In addition, there are several annotated lists of organizations established to assist people with disabilities in areas other than financial aid. There is a description of Federal Financial Aid Programs, a glossary of Financial Aid Terminology, a section of Useful Books, and contact information for a short list of Associations Concerned with People with Disabilities. The Index assists readers in locating programs of relevance to their own needs. *Dollars for College*, one of a series of special focus books on the subject, is available for $7.95 plus $1.50 for shipping and handling from Garrett Park Press, P.O. Box 190B, Garrett Park, MD 20896; (301) 946-2553.

Don't Miss Out: The Ambitious Student's Guide to Financial Aid (2000/01) is one of many special focus guides produced regularly by Octameron Associates. This 192-page book is full of useful strategies, helpful hints, and good solid planning information, as well as information on the reauthorization of the Higher Education Act and a brief section about students with disabilities. Others in the series cover academic scholarships, college grants, loans, cooperative education opportunities, admissions, campus visits, and transition from high school to college. *Don't Miss Out* is available by prepaying $10 plus $3 for shipping and handling to Octameron Associates, P.O. Box 2748, Alexandria, VA 22301. The publication can also be purchased on-line at http://www.octameron.com.

Financial Aid for Graduate and Professional Education (1997), by Patricia McWade, is a 14-page pamphlet that provides a comprehensive overview of the topic. How and when to apply, determining financial need, types of aid available, aid for special groups (although not much on disability), debt management, and consolidation are some of the topics covered. Contact information about related resources is included. Available by prepaying $2.35 plus $1 for shipping and handling to Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123; (800) 338-3282. This and other Peterson's publications about financial aid can be purchased on-line at http://www.petersons.com.

Financial Aid for the Disabled and Their Families (1998-2000), by Gail Ann Schlachter and R. David Weber, promises to inform readers about the 900 programs that have been established just for individuals with disabilities or members of their families. The book is a useful and comprehensive resource for librarians and counselors, but promises more than it really delivers. The book is well organized for use since it has chapters about financial aid for people with specific disabilities, and there are sections of each chapter for both undergraduate and graduate education. However, entries are double and triple counted, resulting in inflation of the total number of scholarships and other aids included. The book is available for $40 plus $5 for shipping and handling from Reference Service Press, 5000 Windplay Drive, Suite 4, El Dorado Hills, CA 95762, or by calling (650) 594-0743. The book can also be purchased on-line at http://www.rspfunding.com.

Financing Graduate School (1996), by Patricia McWade, answers the most frequently asked questions about financial aid for graduate school. Topics include aid eligibility, loan jargon, and information on tax laws pertaining to student loans. Available by prepaying $16.95 plus $3 for shipping and handling to Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123; (800) 338-3282. This and other Peterson's publications about financial aid can be purchased on-line at http://www.petersons.com.

Funding Your Education, 2000-2001, created by the U.S. Department of Education, is a booklet that describes the federal student aid programs. The booklet is widely available in school and public libraries or can be ordered free by writing Federal Student Aid Programs, Box 84, Washington, DC 20044-0084, by calling (800) 433-3243, or by visiting their web site: http://www.ed.gov/prog_info/SFA/FYE/.

Grants for Graduate and Postdoctoral Study (1998), fifth edition, lists and fully describes a diverse collection of more than 1,400 scholarships and grants usable at the graduate level for the study of nearly every discipline. This well-indexed guide provides practical tips as well as specific details about each award. Available in libraries or by prepaying $32.95 plus $3 for shipping and handling to Peterson's, P.O. Box 2123, Princeton, NJ 08543-2123; (800) 338-3282. This and other Peterson's publications about financial aid can be purchased on-line at http://www.petersons.com.

Need A Lift? To Educational Opportunities, Careers, Loans, Scholarships, Employment (annual edition) is a publication of the American Legion covering sources of financial aid and the financial aid process. Special emphasis is given to programs for children of deceased or disabled veterans, but the information is designed to be of service to all students. The 128-page booklet contains sources of scholarships, cooperative education programs, and career information. Available for $3 from American Legion National

Emblem Sales, Attn: *Need A Lift*, Box 1050, Indianapolis, IN 46206.

The Parents Guide to Paying for College (1998), by Gerald Krefetz for The College Board, incorporates the new Taxpayer Relief Act regulations to provide parents with practical advice. The 160-page book covers a range of sound financial management strategies for saving, investing, borrowing, and establishing credit for parents of teenagers as well as young children. Discussed in detail are the HOPE Scholarship, Lifetime Learning Tax Credit, and Educational IRAs. There is an extensive glossary to clarify financial terms, appendixes providing an individual tax table, a gift tax table, an income tax rate schedule for trusts, and information on interest rates and yields. Available by prepaying $14.95 plus a $3.95 handling charge to The College Board, College Board Publications, Box 886, New York, NY 10101-0886. The guide may also be purchased on-line at http://www.collegeboard.com.

The Student Guide (2000-2001), is the most comprehensive resource on student financial aid from the U.S. Department of Education. Grants, loans, and work study are the three major forms of student financial aid available through the federal Student Assistance Programs. Updated each year, The Student Guide tells you about the programs and how to apply them. The booklet may be obtained by calling the Federal Student Aid Information Center at 1-800-4FEDAID or by visiting the department's website at http://www.ed.gov/prog_info/SFA/Student Guide/.

The U.S. Department of Education's toll-free number (800) 433-3243 / (800) 730-8913 (TTY) may be used by seekers of federal student financial aid information. Toll-free calls from all 50 states and Puerto Rico can be made from 9:00 a.m. to 5:30 p.m. EST, Monday through Friday. Callers will receive a recorded message and will be asked to remain on the line if they need additional information or if they have a specific question.

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SCHOLARSHIP AND FINANCIAL AID RESOURCES

Scholarships designated for students with disabilities are extremely limited. Students are urged to read the publications listed in the "Selected Resources" section of this paper and to pursue the scholarships available for criteria other than disability. Listed below are organizations that offer the few disability-specific scholarships that have come to the attention of HEATH staff.

**** In addition to the organizations listed here, consult other disability specific advocacy organizations to Inquire about possible scholarships***

Alexander Graham Bell Association for the Deaf
3417 Volta Place, NW
Washington, DC 20007-2778
(202) 337-5220 (Voice/TTY)
http://www.agbell.org
(limited to individuals who are prelingually deaf or hard of hearing and who use speech or speech reading to communicate)

American Council of the Blind
1155 15th Street, NW
Suite 1004
Washington, DC 20005
(800) 424-8666
(202) 467-5081
http://acb.org
(limited to individuals who are legally blind or visually impaired)

American Foundation for the Blind
11 Penn Plaza
Suite 300
New York, NY 10001
(800) 232-5463
(212) 502-7661
http://www.afb.org
(limited to individuals who are legally blind or visually impaired)

Association for Education and Rehabilitation of the Blind and Visually Impaired
4600 Duke Street
Suite 430
P.O. Box 22397
Alexandria, VA 22304
(703) 823-9690
http://www.aerbvi.org

Bank of America Abilities Scholarship Program
P.O. Box 1465
Taylors, SC 29687
(864) 268-3363
(Awarded to students with disabilities who have permanent residence or attend school in Arizona, Arkansas, California, District of Columbia, Florida, Georgia, Idaho, Illinois, Iowa, Kansas, Maryland, Missouri, Nevada, New Mexico, North Carolina, Oklahoma, Oregon, South Carolina, Tennessee, Texas, Virginia, or Washington. Applicants must demonstrate a 3.0 cumulative grade point average and have a declared interest in finance, business, or computer systems.)

Blinded Veterans Association
477 H Street, NW
Washington, DC 20001-2694
(800) 669-7079
(202) 371-8880
http://www.bva.org
(limited to children and spouses of blinded veterans)

Central Intelligence Agency Personnel Representative Undergraduate Scholar Program
P.O. Box 12727
Arlington, VA 22209-8727
http://www.cia.gov

Chairscholars Foundation, Inc.
Hugo and Alicia Keim
16101 Carencia Lane
Odessa, FL 33556
(813) 920-2737
(limited to high school seniors and college freshmen who have a serious physical disability)

Christian Record Services, Inc.
4444 South 52nd Street
Lincoln, NE 68516
(402) 488-0981
(limited to students who are blind or visually impaired)

Council of Citizens with Low Vision International (CCLVI)
1155 15th Street, NW
Suite 1004
Washington, DC 20005
(800) 733-2258
http://www.cclvi.org

Electronic Industries Foundation (EIF)
Attn: Marcie Vorac
2500 Wilson Boulevard
Arlington, VA 22201
(703) 907-7408
http://www.eiafoundation.org/eif
(limited to high school seniors with disabilities who are pursuing undergraduate or graduate studies directly related to the electronics industry)

Foundation for Exceptional Children; Stanley E. Jackson

Award for Gifted/Talented Students with Disability
1920 Association Drive
Reston, VA 20191
(888) 232-7733
(703) 264-3507
http://www.cec.sped.org
(limited to entering freshmen who have a disability)

Foundation for Science and Disability, Inc.
Richard Mankin
Grants Committee Chair
503 NW 89th Street
Gainesville, FL 32607-1400
(limited to science students with a disability entering or currently in a master's
or doctorate program in engineering, math, computer science, or medicine)

The Geoffrey Foundation
P.O. Box 1112
Ocean Avenue
Kennebunkport, ME 04046
(207) 967-5798
(limited to students who are deaf or hard of hearing and utilizing an auditory/verbal approach to communication)

Gore Family Memorial Foundation
Scholarship Coordinator
4747 North Ocean Drive, #204
Fort Lauderdale, FL 33308
(954) 781-8634
(limited to students who have severe physical disabilities)

Graduate Fellowship Fund Gallaudet University Alumni Association
Alumni Office
800 Florida Avenue, NE
Washington, DC 20002
(202) 651-5060 (Voice/TTY)
http://www.gallaudet.edu
(limited to Ph.D. students who are hearing impaired)

Hemophilia Health Services Memorial Scholarship Program
6820 Charlotte Pike
Nashville, TN 37209-5100
(800) 800-6606 ext. 5177
http://www.hemophiliahealth.com
(limited to students with hemophilia and von Willebrand disease)

Immune Deficiency Foundation
25 West Chesapeake Avenue
Suite 206
Towson, MD 21204
(800) 296-4433
http://www.primaryimmune.org
(limited to students with primary genetic immune deficiency)

Jewish Braille Institute of America
110 East 30th Street
New York, NY 10016
(212) 889-2525
http://www.jewishbraille.org
(offered to students who are legally blind and wish to become rabbis, cantors, or Jewish educators)

La Sertoma International
21710 South Race
Spring Hill, KS 66083
(913) 686-3000
(limited to graduate students who are preparing for careers to assist people who are blind)

Lighthouse, Inc.
111 East 59th Street
New York, NY 10022
(212) 821-9428
http://www.lighthouse.org
(limited to students who are legally blind who attend schools and have legal addresses in one of these states: Connecticut, New Jersey, New York, Pennsylvania, or the New England states)

Lilly Awards Secretariat c/o Lilly Schizophrenia Reintegration Scholarship
734 North LaSalle Street, #1167
Chicago, IL 60610
(800) 809-8202
(limited to persons with schizophrenia and related schizophrenia-spectrum disorders)

National Amputation Foundation Scholarship
38-40 Church Street
Malverne, NY 11565
(516) 887-3600
http://www.nationalamputation.org
(limited to entering freshmen who have had a major limb amputation and are full time college or university students)

National Association of the Deaf Stokoe Scholarship
814 Thayer Avenue
Silver Spring, MD 20910-4500
(301) 587-1788
(301) 587-1789 (TTY)
http://www.nad.org
(limited to graduate students who are deaf or hard of hearing and are pursuing studies in a field related to Sign Language or the Deaf Community)

National Clearinghouse on Careers and Professions Related to Early Intervention and Education for Children with Disabilities; The Council for Exceptional Children
1920 Association Drive

Reston, VA 20191-1589
(800) 641-7824
(703) 264-9476
(703) 264-9480 (TTY)
http://www.special-ed-careers.org
(limited to those who are preparing for careers within the field of special education) **National Federation of the Blind**
1800 Johnson Street
Baltimore, MD 21230
(410) 659-9314
(limited to students who are blind or visually impaired)

National Hemophilia Foundation
116 West 32nd Street, 11th Floor
New York, NY 10001
(800) 424-2634
http://www.hemophilia.org
(limited to students with hemophilia or von Willebrand Disease)

P. Buckley Moss Society Harbison Award
601 Shenandoah Village Drive
Suite 1C
Waynesboro, VA 22980
(540) 943-5678
(limited to high school seniors with learning disabilities who are continuing their education beyond high school and who have been recruited by a society member)

Pfizer Epilepsy Scholarship Award
c/o IntraMed
Attn: Paul Darrah
230 Park Avenue South
10th Floor
New York, NY 10003-1566
(800) 292-7373
(limited to students with epilepsy who are pursuing a college education)

The President's Committee on Employment of People with Disabilities
1331 F Street, NW
Suite 300
Washington, DC 20004-1107
(202) 376-6200

Recording for the Blind and Dyslexic
20 Rozelle Road
Princeton, NJ 08540
(609) 452-0606
(limited to students who are blind or visually impaired or who have learning disabilities)

Solvay Pharmaceuticals Scholarship Program
Attn: Connie Conner
Westpark Corporate Center
4364 South Balston Avenue
Durham, NC 27718
(919) 544-8770
(offered to individuals with cystic fibrosis who have benefited from pharmaceutical treatment)

Spina Bifida Association of America
Scholarship Committee
4590 MacArthur Boulevard, NW
Suite 250
Washington, DC 20007-4226
(800) 621-3141
(202) 944-3285
http://www.sbaa.org

Tony Orlando Yellow Ribbon Scholarship; National Tourism Foundation
546 East Main Street
Lexington, KY 40508
(800) 682-8886 (limited to students with physical and/or sensory disabilities who are planning a career in the travel and tourism industry)

Venture Clubs Student Aid Award and Venture Clubs of America; Handicapped Student Scholarship
Two Penn Center Plaza
Suite 1000
Philadelphia, PA 19102-1883
(215) 557-9300
(offered to individuals with physical disabilities who are in need of further education)

Very Special Arts Young Soloists Program
Attn: Danni Fox
1300 Connecticut Avenue, NW
Suite 700
Washington, DC 20036
(800) 933-8721
(202) 628-2800
(202) 737-0645 (TTY)
(limited to students aged 25 and under studying selected musical instruments)

**Colleges and Universities may also offer specific scholarships for students with disabilities. Contact the financial aid office at each institution to which you are applying. In addition, students and counselors may wish to consult the Directory of College Facilities and Services for People with Disabilities. The fourth edition of this 440-page directory was published in 1996 and contains an Index of Institutions that offer special financial aid programs. Libraries and guidance offices may wish to purchase this directory, which is available for $125 (plus $12.50 for shipping and handling) from Oryx Press, P.O. Box 33889, Phoenix, AZ 85067-3889; (800) 279-6799. The Directory may also be purchased on-line at http://www.oryxpress.com.*

PRE-COLLEGE FINANCIAL AID CHECKLIST

During the Junior Year of High School:

☐ Explore college profiles and programs. If possible, visit the colleges that most interest you.
☐ Investigate financial aid opportunities with your high school counselor.
☐ Write to the college(s) of your choice for applications and financial aid information.
☐ Begin the application process with Vocational Rehabilitation and/or Social Security.
☐ If you are involved in Special Education services at your high school, be sure that your Individual Transition Plan (ITP) includes your academic and vocational goals.
☐ Collect information and document expenses for completing the financial aid forms.

By the Senior Year of High School:

☐ Obtain the FAFSA from your high school counselor. Using the most accurate income tax information possible, complete the form.
☐ Mail the financial aid form as soon as possible after January 1, since forms postmarked before then do not count. (Be sure to check the application deadline for each college to which you plan to apply.)
☐ Complete and return to the college(s) all application materials and any financial aid documents requested by the college by the date indicated by the institution (usually February/March).
☐ Keep track of the date on which you sent in each form. You should receive a Student Aid Report (SAR) within four weeks. If you have not received any response within four weeks, call the student aid center at the number listed on the FAFSA.
☐ When the SAR arrives, contact the financial aid offices of the colleges on your list to see if they need a copy of it.
☐ Keep in touch with the college financial aid offices during the course of the application process to verify that they have received your application data and that they are processing your aid package.
☐ If you are a VR client, be sure that your counselor is in touch with the financial aid offices at the colleges(s) on your list. Be on time and accurate in filling out the application forms. If possible, have a third party read them and check for accuracy. Keep at least one photocopy of each completed form for your own record in case problems arise.

U.S. Department of Education
Office of Educational Research and Improvement (OERI)
National Library of Education (NLE)
Educational Resources Information Center (ERIC)

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